Certificate Number: 14912-PAM-DE-037835839

Bankruptcy Case Number: 20-03573



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 9, 2023, at 7:26 o'clock PM EDT, Whitney Wagner completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 9, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor